

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
District of New Jersey**In Re: **Jose A Galvao**

Case No.:

**24-15533-RG**

Judge:

**Gambardella**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice RequiredDate: **August 6, 2024**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney

/s/ SET

Initial Debtor:

/s/ JAG

Initial Co-Debtor

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay to the Chapter 13 Trustee \$900.00 monthly for 12 months starting on the first of the month following the filing of the petition (June 2024) and then \$1,787.00 per month for 48 months for a total of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:  
☐ Sale of real property  
 Description: \_\_\_\_\_  
 Proposed date for completion: \_\_\_\_\_  
☐ Refinance of real property:  
 Description: \_\_\_\_\_  
 Proposed date for completion: \_\_\_\_\_  
☐ Loan modification with respect to mortgage encumbering property:  
 Description: \_\_\_\_\_  
 Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.  
☒ If a Creditor filed a claim for arrearages, the arrearages ☒ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:  
☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: \_\_\_\_\_ Initial Co-Debtor: \_\_\_\_\_

**Part 2: Adequate Protection**

**X NONE**

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	Per court order
DOMESTIC SUPPORT OBLIGATION		<b>-NONE-</b>
IRS	Taxes and certain other debts	0.00
State of New Jersey	Taxes and certain other debts	0.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
 Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

**a. Curing Default and Maintaining Payments on Principal Residence:** ☒ **NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ **NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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**c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
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2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
<b>Chrysler Capital</b>	<b>2015 Acura TLX (Debtor is co-signor for brother's vehicle)</b>
<b>Gm Financial</b>	<b>2014 Ford F-150</b>
<b>Mrc/united Wholesale M</b>	<b>15 Ridge Road, Blairstown, NJ 07825</b>

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

**Part 5: Unsecured Claims**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 57,840.40 to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims shall be treated as follows:**

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

- d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) **Other Administrative Claims**
- 3) **Secured Claims**

- |    |                                 |
|----|---------------------------------|
| 4) | <u>Lease Arrearages</u>         |
| 5) | <u>Priority Claims</u>          |
| 6) | <u>General Unsecured Claims</u> |

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification**

**NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 31, 2024.

Explain below **why** the plan is being modified:  
**Original P & L's were incorrect. Current plan adjusts for the difference.**

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: August 6, 2024

/s/ Jose A. Galvao

Jose A Galvao

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: August 6, 2024

/s/ Scott E. Tanne

Scott E. Tanne st2477

Attorney for the Debtor(s)

In re:  
Jose A Galvao  
Debtor

Case No. 24-15533-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 16, 2024

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2024:

Recip ID	Recipient Name and Address
db	+ Jose A Galvao, 15 Ridge Lane, Blairstown, NJ 07825-2103
520285169	Altantic Health System, PO Box 21385, New York, NY 10087-1385
520285200	+ Manuel Galvao, 149 Johnston Avenue, Kearny, NJ 07032-2349
520290624	+ Nationstar Mortgage LLC, Att: Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgatge Dr., Winston-Salem, NC 27103-2930
520285207	PNC Financial Services, Pnc Cb Investigations, Cleveland, OH 44101

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 16 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 16 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520304338	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 16 2024 20:43:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
520295756	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 16 2024 20:43:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
520326066	Email/PDF: bncnotices@becket-lee.com	Aug 16 2024 20:52:46	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520285172	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 16 2024 20:52:42	Amex, Po Box 6789, Sioux Falls, SD 57117-6789
520285170	+ Email/PDF: bncnotices@becket-lee.com	Aug 16 2024 20:53:28	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520285171	+ Email/PDF: bncnotices@becket-lee.com	Aug 16 2024 20:53:28	Amex, P.o. Box 981537, El Paso, TX 79998-1537
520352298	Email/PDF: resurgentbknofications@resurgent.com	Aug 16 2024 20:53:06	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520285176	Email/Text: BNBSB@capitalsvcs.com	Aug 16 2024 20:43:00	Bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
520285175	Email/Text: BNBSB@capitalsvcs.com	Aug 16 2024 20:43:00	Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221
520285173	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 16 2024 20:43:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
520285174	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 16 2024 20:43:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
520314781	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 16 2024 20:44:00	CHRYSLER CAPITAL, P.O. BOX 961275,

District/off: 0312-2

User: admin

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Date Rcvd: Aug 16, 2024

Form ID: pdf901

Total Noticed: 71

			FORT WORTH, TX 76161-0275
520285177	+ Email/Text: cms-bk@cms-collect.com	Aug 16 2024 20:43:00	Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
520285178	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 16 2024 20:53:13	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520285179	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 16 2024 20:53:26	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520297669	+ Email/PDF: ebn_ais@aisinfo.com	Aug 16 2024 20:53:28	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520285182	+ Email/Text: bankruptcy.notifications@fisglobal.com	Aug 16 2024 20:44:00	Chex System Inc, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
520285183	^ MEBN	Aug 16 2024 20:44:44	Chrysler Capital, Po Box 961211, Fort Worth, TX 76161-0211
520327832	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 16 2024 20:52:42	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520285185	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 16 2024 20:53:28	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
520285184	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 16 2024 20:53:28	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520285186	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 16 2024 20:43:00	Comenity Capital Bank/breadcashback, Po Box 182120, Columbus, OH 43218-2120
520285187	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 16 2024 20:53:15	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520285188	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 16 2024 20:52:39	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
520293668	Email/Text: mrdiscen@discover.com	Aug 16 2024 20:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520285190	+ Email/Text: mrdiscen@discover.com	Aug 16 2024 20:42:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
520285189	+ Email/Text: mrdiscen@discover.com	Aug 16 2024 20:42:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520285191	+ Email/Text: dplbk@discover.com	Aug 16 2024 20:44:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
520285192	+ Email/Text: dplbk@discover.com	Aug 16 2024 20:44:00	Discover Personal Loans, Po Box 30954, Salt Lake City, UT 84130-0954
520285193	Email/Text: bankruptcycourts@equifax.com	Aug 16 2024 20:43:00	Equifax, PO BOX 740241, Atlanta, GA 30374
520285194	^ MEBN	Aug 16 2024 20:42:36	Experian, PO BOX 9701, Allen, TX 75013-9701
520291706	Email/Text: collecadminbankruptcy@fnni.com	Aug 16 2024 20:43:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, NE 68197
520285195	Email/Text: collecadminbankruptcy@fnni.com	Aug 16 2024 20:43:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
520285196	Email/Text: collecadminbankruptcy@fnni.com	Aug 16 2024 20:43:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
520285197	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 16 2024 20:43:00	Gm Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
520285198	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 16 2024 20:43:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
520285199	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 16 2024 20:43:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
520285180	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 16 2024 20:53:12	Chase Card Services, Attn: Bankruptcy, P.O.



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			15298, Wilmington, DE 19850
520285181	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 16 2024 20:53:12	Chase Card Services, Po Box 15369, Wilmington, DE 19850
520318233	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 16 2024 20:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520291361	Email/PDF: resurgentbknotifications@resurgent.com	Aug 16 2024 20:52:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520285201	Email/Text: bankruptcydpt@mcmcg.com	Aug 16 2024 20:44:00	Midland Credit Management Inc., for Aspire Visa, Department 8870, Los Angeles, CA 90084-8870
520354290	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 16 2024 20:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520285203	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 16 2024 20:43:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
520285202	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 16 2024 20:43:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
520348285	Email/Text: nsm_bk_notices@mrcooper.com	Aug 16 2024 20:43:00	Nationstar Mortgage, LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
520285204	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Aug 16 2024 20:43:00	NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650
520290625	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 16 2024 20:43:00	Nationstar - Mr. COoper, 8950 Cypress Waters Boulevard, Coppell, Texas 75019-4620
520356175	Email/Text: Bankruptcy.Notices@pnc.com	Aug 16 2024 20:43:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
520285206	Email/Text: Bankruptcy.Notices@pnc.com	Aug 16 2024 20:43:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
520350749	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 16 2024 20:53:28	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
520285205	+ Email/Text: pcabkt@phillips-cohen.com	Aug 16 2024 20:43:00	Phillips & Cohen Associates, 1002 Justison Street, Wilmington, DE 19801-5148
520285208	+ Email/Text: ngisupport@radiusgs.com	Aug 16 2024 20:43:00	Radius Global Solutions LLC, PO Box 390915, Minneapolis, MN 55439-0911
520352280	Email/PDF: resurgentbknotifications@resurgent.com	Aug 16 2024 20:53:24	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520285209	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 16 2024 20:43:00	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
520285211	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 16 2024 20:52:56	Syncb/Verizon, Po Box 71737, Philadelphia, PA 19176-1737
520285210	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 16 2024 20:53:20	Syncb/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520285212	Email/Text: epr@telecheck.com	Aug 16 2024 20:44:00	TeleCheck Services, Inc., Attn: Bankruptcy Dept, PO Box 4451, Houston, TX 77210-4451
520285213	^ MEBN	Aug 16 2024 20:43:45	Tolls by Mail, PO Box 15183, Albany, NY 12212-5183
520285214	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 16 2024 20:52:44	Trac/CBCD/Citicorp, Po Box 6497, Sioux Falls, SD 57117-6497
520285215	^ MEBN	Aug 16 2024 20:42:28	Trans Union, PO BOX 2000, Chester, PA 19016-2000
520321766	Email/Text: RPSBankruptcyBNCNotification@usbank.com		

		Aug 16 2024 20:44:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
520285216	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 16 2024 20:44:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
520285217	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 16 2024 20:44:00	U.S. Bankcorp, Cb Disputes, Saint Louis, MO 63166
TOTAL: 66			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520326071	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520291243	*+	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2024

Signature:     /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com matthew.fissel@brockandscott.com
Peter Adel Lawrence, I	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Peter Adel Lawrence, I	on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com
Scott E. Tanne	on behalf of Debtor Jose A Galvao ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7